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Influence of Organizational Citizenship Behavior on Work Performance: A Study with Specific Reference to the Bank Employees in Coimbatore City

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ABSTRACT

The banking industry is the lifeline of any economy. It is one of the important financial pillars of the financial sector, which plays a vital role in the growth and development of an economy. The success of the banking industry largely depends on the customer satisfaction. The employees are the key factors in providing better service to their customers and ultimately it helps to improve the overall performance of the banks. The present study aims to investigate the impact of Organizational Citizenship Behavior on Work Performance among the bank employees in Coimbatore City. Data were collected using a standard questionnaire from the public and private sector bank employees in Coimbatore city. The collected data were analyzed using percentages and analysis of variance. Results reveal that Organizational Citizenship Behavior has a positive significant influence on Work Performance.

Introduction

Banks play a vital role in shaping up the economy of any country. Performance of the banking industry directly affects the other industries of the economy. Bank employees play an important role in delivering high quality services, promoting the corporate image and improving customer satisfaction. If the employees are satisfied, committed, and perform well in the banks, it can be predicted that service quality of the bank is high and the customers are satisfied. Employees of banks are the finest assets of the banking system and their performance defines the overall image of the bank. Work performance is a

crucial factor in improving the service quality, customer satisfaction and ultimately, organizational performance. Thus, in the banking industry **it is** important to find new ways to improve the performance of their employees.

Campbell (1990) describes work performance as an individual level variable, or something a single person does. He claims that the construct of work performance has not yet been thoroughly mapped. Austin et al. (1991) state that work performance is a key construct in human resource management, because the criteria for promotion, as well as for selection validation purposes, are frequently drawn for the job performance domain (The Blackwell Encyclopedic Dictionary of Human Resource Management, 1998, p. 188). Several social psychologists (e.g. Vroom, 1964; Maier, 1955) have emphasized the motivational and behavioural aspects of performance. Similarly, Campbell, McHenry & Wise (1990) define performance as observable behaviors that a person exhibits when engaged in their duties that are associated with corporate goals. According to Mangkunagara (2001), performance can be defined as a qualitative and quantitative

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result of work that can be achieved by employees in carrying out their duties in accordance with the responsibilities given to him/her. Based on previous studies it could be inferred that there are many variables which influence Work Performance of employees including Job Satisfaction, Performance Appraisal, Motivation, Incentives, Work Passion, Organizational Justice, Organizational Citizenship Behavior etc. Employees' positive behavior at workplace which is called Organizational Citizenship Behavior will improve employees' performance and overall performance of the organization. Though these behaviors are not part of an employee's formal job requirements, they promote individual performance and effective functioning of the organization. Hence this study focuses on investigating the influence of Organizational Citizenship Behavior on Work Performance among bank employees.

In industrial and organizational psychology, Organizational Citizenship Behavior (OCB) is a person's voluntary commitment within an organization or company that is not part of his or her contractual tasks. Organ (1988) first used the term OCB and believes that it is of useful behaviors that is not listed in the employee's job description, but employees show that in an evident way to help others to perform their duties. Organ defines organizational citizenship behavior as "individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system, and that in the aggregate promotes the effective functioning of the organization. The theoretical conceptualization underlying the Podsakoff et al. (1990) measure is based on the Organ (1988) definition hinged on 'altruism, conscientiousness, sportsmanship, civic virtue, and courtesy'. This is arguably the most widely used conceptualization of OCB in the literature.

The success of any organization depends on the effective utilization of human resources and it is more so with service organizations like banks. Employees OCBs are extremely important because they have direct interaction with customers and their positive behaviors will enhance the overall image of the organization. In recent years, the banking industry is experiencing a quick transformation all over the world. Better Work Performance of employees will lead to goal accomplishment and gain competitive advantage.

Review of Literature

The literature review is an integral part of the entire research process and makes a valuable contribution. The literature review brings clarity and focus on research problem, improves methodology and broadens knowledge base. It helps to integrate the findings with the existing body of knowledge. This section reviews the existing literature and research works on Organizational Citizenship Behavior and Work Performance and summarize the same.

Chiboiwa et al. (2011) studied the relationship between Job satisfaction and Organizational Citizenship Behavior (OCB) amongst selected organizations in Zimbabwe with the sample of 1202 randomly selected employees. The main aim of the

research is to determine the extent to which employees are engaged in OCB and analyze the correlation between Job Satisfaction and OCB and recommend Job Satisfaction measures to enhance OCB in these organizations. The Minnesota satisfaction questionnaire (MSQ) is used to measure items on Job Satisfaction while OCB dimensions are measured using the scale developed by Konovsky and Organ (1996). The study adopted quantitative research design. The results of the Pearson Product Moment correlation matrix indicate substantive correlation between Job Satisfaction and OCB. Similar studies were conducted in stable economies in Europe and America, while this study is conducted in an unstable and very volatile economic environment (Zimbabwe) which shows the universality of the concepts –Job Satisfaction and OCB. The intrinsic Job Satisfaction is more than extrinsic Job Satisfaction among the employees. Furthermore, employees in these organizations are engaged more in altruism than other dimensions of OCB.

Lathalavanya and Thenmozhi (2011) studied the factors that support Organizational Citizenship Behavior. The objective of this study is to explore and examine the relationship between the Knowledge Sharing and OCB. The respondents are 514 employees of top 26 IT companies are surveyed through questionnaires for the purpose of data collection. This data is analyzed using Factor Analysis followed by SEM analysis. Results of exploratory factor analysis reveals that all the items are psychometrically sound in terms of their target loadings. The result of the SEM reveals that employee attitude towards knowledge sharing, employee satisfaction in job, organizational commitment, leadership and motivation are positively associated to Organizational Citizenship Behavior.

Wei Zheng et al. (2011) examined how Performance Appraisal process is associated with Organizational Citizenship Behavior, under the light of social exchange theory and impression management theory, using Affective Commitment as a mediator and Rating-reward Linkage as a moderator. OCB is measured with 12 items encompassing three dimensions of Podsakoff et al. (1990) measure. Performance Appraisal process is measured with the items adapted from Giles et al. (1997), as well as Folger and Konovsky (1989). Six items measuring Affective Commitment from Chen and Francesco's (2003) study is used to measure Affective Commitment. Rating-reward Linkage is assessed by four items of Giles et al. (1997) measure. The study examines the mediating role of Affective Commitment with structural equation modeling and Sobel tests, and the moderating role of Rating-reward Linkage with ordinary least squares regression models. The findings reinforce the relationship between Performance Appraisal process and OCB. It also reveals that affective commitment is an intervening mechanism that explains the linkage between Performance Appraisal process and OCB. The study suggests Organizations need to place considerable attention on Performance Appraisal process to promote employees' commitment and citizenship behaviors.

Iovy Sarikwal and Jaya Gupta (2013) examined the impact of High Performance Work Practices (HPWP) on Organizational Citizenship Behavior of the employees and consequently its impact on Turnover Intentions among the employees in IT industry. The data are collected from 112 employees, who are working in various IT companies in Delhi and NCR region. The Organizational Citizenship Behavior is measured using scale adopted from Podsakoff et al.'s (1990) Organizational Citizenship Behavior Questionnaire. Turnover Intention is measured by using two questions about quitting of job. High Performance Work Practices are based on AMO (abilities, motivation and opportunity to participate) model. For data analysis correlation and regression analysis is used. The results of the study shows the correlation of HPWP and OCB with Turnover Intentions is not very significant. The study suggests that the implementation of HPWP in IT companies have a strong positive link with OCB of employees. Implementing HPWP in organizations will establish a social exchange relationship with the employees.

Suifan (2016) studies the Impact of Organizational Climate and Psychological Capital on Organizational Citizenship Behavior. Respondents of this study are 227 employees working in Jordanian banks in the capital city Amman. The Organizational Climate Questionnaire developed by Koys and DeCotiis (1991), the Psychological Capital Questionnaire developed by Luthans et al. (2007), and the Organizational Citizenship Behavior Scale developed by Lee and Allen (2002) are used for data collection. The collected data are analyzed using correlation and regression analysis. The findings shows that Organizational Climate has a statistically significant relationship with Organizational Citizenship Behavior, and Psychological Capital mediates the relationship between Organizational Climate and Organizational Citizenship Behavior. The study concludes that organizations should emphasize on Organizational Climate and Psychological Capital in order to improve Organizational Citizenship Behavior.

Wang et al. (2010) studies the impact of Organizational Justice on Work Performance with the mediating role of Organizational Commitment and Leader-Member Exchange (LMX). The data are collected from 793 employees from industries across the People's Republic of China. Organizational Justice is assessed using the scale developed by Niehoff and Moorman (1993), Meyer and Allen's (1997) Organizational Commitment scale is adopted to assess affective and normative commitment. The items measuring LMX are adapted from Graen and Scandura (1987). The Work Performance scale developed by van Scotter and Motowidlo (1996) is used to measure Work Performance. The collected data is analyzed by using structural equation modeling technique. The Baron and Kenny approach is used to test the mediating effects. Findings show the indirect relationship of Organizational Justice to Work Performance and mediated by Organizational Commitment and LMX. Among the three kinds of Organizational Justice, Interactional Justice is the best predictor of Performance.

Sun and Chiou (2011) examined the relationship between various sources of Occupational Stress and Work Performance of the aviation ground crews working in Taoyuan International Airport, Taiwan. Data is collected from 342 respondents. Sources of Occupational Stress are assessed using Cooper et al. (1988) Occupational Stress Indicator (OSI). Coping Inventory for Stressful Situation (CISS) are assessed with the scale developed by Endler and Parker (1999). The Work Performance is assessed with the scale adopted from Yu (1996). The connection among a variety of Occupational Stress, Coping Strategies and Work Performance is examined, using the Structural Equation Modeling (SEM). The result shows that Occupational Stress has a negative impact on Work Performance and the Coping Strategies mediates the relationship. The findings helps to improve the practices of human resources management and policies of relevant aviation industries.

Randhawa (2007) examines the relationships between Work Performance and a few key variables viz. job satisfaction, turnover intentions and job-specific self-efficacy. The data is collected from 150 scientists working at National Dairy Research Institute (NDRI), Haryana. To measure Job Satisfaction, Brayfield and Rothe's Index of Job Satisfaction (1951) is used. The Intent to Quit is measured using the four items adapted from Hunt et al. (1981) by Shore and Martin (1989). To assess the Self-Efficacy, a job-specific self-efficacy scale developed by Sood (1999) is used. The work outcome scale by Randall et al. (1990) is used to have a fair assessment of Work Performance. The results reveal a significant positive relationship between Work Performance and Job Satisfaction and significant negative relationship between Turnover Intentions and Work Performance. It shows that employees having low intent to quit perform better. The findings of the study shows that work related variables such as Job Satisfaction, Turnover Intentions and Job-specific Self-Efficacy are directly relevant to human performance in organizations. The study suggests that enhancing the level of satisfaction of scientists can increase Work Performance.

Dyne et al. (2002) studied the relationship between Psychological Strain and Work Performance. The study includes the work and non-work sources of strains as well as multidimensional nature of Work Performance. Data is collected from a sample of 195 hair saloon stylists who interact directly with the customers. Brett et al (1990) measures are used to measure home strain and work strain. Amabile et al ratings are used to measure creativity. LMX items are based on Dienesch and Liden (1986). For data analysis hierarchical regression is used. The results shows that there is a positive relationship between Work Strain and individual employee sales Performance and negative relationship between Home Strain and employee Creativity at work who have high social interdependence than task interdependence.

The above reviews emphasize Organizational Citizenship Behavior (OCB) is one prominent variable indicating the significance of manpower in organizational effectiveness. OCB

enhances job satisfaction and organizational commitment. In order to enhance OCB, organizations need to focus on positive psychological capital, improved organizational climate and upgraded HRM practices. Leadership and motivation are positively associated with OCB. The reviews also underscore the importance of work performance for organizational success and the relationship between work performance and job satisfaction, turnover intention and organizational commitment. Work stress and strain have negative impact on work performance.

From the above literature review it could be inferred that there are only a few studies that examine the influence of OCB on Work Performance in banking industry. Hence this study focus on examining the impact of OCB on Work Performance of bank employees.

Objective of the Study

The present study aims at examining the relationship between Organizational Citizenship Behavior and Work performance among bank employees.

Research Methodology

The study is descriptive in nature and survey strategy is adopted. Descriptive research design describes what exists and

helps to uncover new facts. It depicts accurately the characteristics of respondents. A questionnaire survey method is used to seek responses from bank employees in public and private sector banks in Coimbatore, since banks are operating in a liberalized and technology advanced environment and it plays a vital role in growth and development of an economy. The questionnaire includes demographic details of the respondents namely age, gender, marital status, educational qualification, sector, designation and experience. Responses for the dimensions of the study is collected using a 6 point Likert scale ranging from 6 – Strongly Agree; 5 – Agree; 4- Somewhat Agree; 3 – Somewhat Disagree; 2 - Disagree; and 1 – Strongly Disagree. The data were collected from 182 respondents during the months of March – July 2017. They were assured that data will be kept confidential and were told that their responses shall be used for the research purpose only.

Using a preliminary draft questionnaire, a pilot study was conducted with 50 employees from six banks. Reliability of the variables was ensured by examining the Cronbach’s alpha (α) coefficient with an alpha value of >0.7 considered to be acceptable (Nunnally, 1978). All the variables had an α value of >0.7 ensuring reliability of the variables (Table 1).

Table-1: Reliability of the Constructs

| Constructs | Operational Definition | Author | No of Items | Reliability |
|------------------|--|-------------------|---|-------------|
| OCB | The determined and unrestricted behavior of employees which contributes to the organization’s effectiveness and functioning. | Organ (1997) | 24. Has 5 sub dimensions namely Altruism (5 items), Courtesy (5 items), Civic virtue (4 items), Sportsmanship (5 items) and Conscientiousness (5 items) | 0.745 |
| Work Performance | The degree to which an individual executes his or her role with reference to certain specified standards set by the organization | May et al. (2002) | 6 | 0.781 |

Analysis and Results

Demographic Profile of the Respondents

To draw the demographic profile of the respondents’ descriptive statistics are presented along with percentages. The demographic factors included in the study are age, gender, marital status, educational qualification, sector, designation and experience. This is the primary step in the data analysis and gives an overview of the characteristics of the respondents. Table 2 portrays the demographic profile of the respondents.

Table-2: Demographic Profile of the Respondents

| Demographic profile | Description | Percent |
|---------------------|-------------|-------------|
| Age(years) | Below 25 | 25.8 |
| | 25-35 | 53.3 |
| | 35-45 | 13.2 |
| | Above 45 | 7.7 |
| Gender | Male | 59.9 |
| | Female | 40.1 |

| | | |
|---------------------------|--------------------|------|
| Marital status | Married | 53.3 |
| | Single | 46.7 |
| Educational Qualification | Diploma | 2.7 |
| | UG(Arts & Science) | 33.0 |
| | UG(Engineering) | 41.8 |
| | PG(Arts & Science) | 14.8 |
| | PG(Engineering) | 7.7 |
| Sector | Public | 50.0 |
| | Private | 50.0 |
| Designation | Manager | 13.2 |
| | Senior Manager | 11.5 |
| | Assistant Manager | 47.3 |
| | Front Office Staff | 28.0 |
| Experience(years) | 1-5 | 58.2 |
| | 5-10 | 22.5 |
| | 10-15 | 8.2 |
| | 15-20 | 3.8 |
| | Above 20 | 7.1 |

From the table 2, it is inferred that majority (53.3%) of the respondents are in the age group between 25-35 years. Only 7.7% are above 45 years. Majority (60%) of the respondents are male and 40% of the respondents are female employees. Around (53.3%) of the respondents are married and the remaining are single. Majority (42%) of the respondent’s educational qualification is under graduation in Engineering and only 8% of the respondents are post graduates in engineering. 50% of the respondents are from public sector banks and 50% of the respondents are from private sector banks for equal representation. Majority (47%) of the respondents are Assistant Manager and respondents with the designation as Senior Manager (11.5%) are low. 58% of the respondents have work experience of 1-5 years.

Descriptive Statistics

Descriptive statistics are used to describe or summarize the basic features of the data. It is used to present quantitative description and simplify large amount of data in a sensible way. It provide a powerful summary that may enable comparisons across respondents or other units. Table 3 depicts the descriptive statistics of the respondents.

Table-3: Descriptive Statistics

| Construct/Factors | | Mean | Std. Deviation |
|-------------------------------------|-------------------|-------|----------------|
| Organizational Citizenship Behavior | Altruism | 5.027 | .6825 |
| | Conscientiousness | 4.857 | .5608 |
| | Courtesy | 4.968 | .9445 |
| | Civic Virtue | 4.23 | .955 |
| | Sportsmanship | 2.12 | .682 |
| Work Performance | | 4.79 | .568 |

It is inferred from the Table 3 that among the Organizational Citizenship Behavior dimensions, respondents have scored high on Altruism (M=5.027, SD=0.6825) which indicates their helping behavior towards a specific work colleague with an organizationally relevant task or problem. In banking sector, employee’s exhibit altruistic behavior of helping new employees by sharing their knowledge and skills, etc. which leads to good interpersonal relationship which in turn leads to productivity and effectiveness. Courtesy (M=4.968, SD=0.9445) has the second highest mean value and it indicates that respondents shows behaviors towards avoiding work-related problems with others from occurring. Employees in banks are courteous and prevent work related problems with their co-workers. It encourages positive social interactions and improves morale among them. Conscientiousness (M=4.587, SD=0.5608) has the third highest mean value representing respondents who exceeds the minimum role requirements with respect to attendance, obeying rules and regulations and taking breaks. It could be inferred that in banking sector, employees are self- disciplined, hardworking and accept more responsibility. Civic Virtue (M=4.23, SD=0.955) also has a high mean value signifying that responsible participation of respondents in the political life cycle of organization and

supporting the administrative function of the organization. Employees in banking sector exhibit organizational commitment and recognize themselves as part of the organization. It has the positive association with their performance and satisfaction. Respondents with sportsmanship behavior (M=2.12, SD=0.682) has a low mean value, indicating their willingness to tolerate circumstances without complaining. In Sportsmanship dimension sample items includes “I make a big issue out of small matters”, “I always complain about work”, etc. Low mean value indicates bank employees have disagreement with those statements and hence display good sportsmanship. It is inferred that employees in banking sector exhibit positive citizenship behaviors, which is likely to have strong association with individual and overall effectiveness.

Work Performance (M=4.79, SD=0.568) value is an indication of respondents expected work related activities and how well they have accomplished. It could be inferred that employees in banking sector displays better work performance. They put extra effort and work hard in order to enhance their performance.

Differences in the Perception of Respondents across Varied Demographic Profile

To examine the significant differences in the perception of respondents across varied demographic profile with regard to the study variables ANOVA is carried out for the demographic variables namely, age, educational qualification, designation and experience. Analysis of variance (ANOVA) is a collection of methods for comparing multiple means across different groups. The following Table 4 represents the ANOVA for Age and study variables.

Table-4: Analysis of Variance-Age and Study Variables

| Variables | Age (years) | N | Mean | F | Sig |
|-------------------|-------------|----|-------|-------|------|
| Altruism | Below 25 | 47 | 5.060 | .329 | .804 |
| | 25-35 | 97 | 4.992 | | |
| | 35-45 | 24 | 5.133 | | |
| | Above 45 | 14 | 4.986 | | |
| Conscientiousness | Below 25 | 47 | 4.740 | 4.967 | .002 |
| | 25-35 | 97 | 4.798 | | |
| | 35-45 | 24 | 5.192 | | |
| | Above 45 | 14 | 5.086 | | |
| Courtesy | Below 25 | 47 | 4.872 | .338 | .798 |
| | 25-35 | 97 | 4.977 | | |
| | 35-45 | 24 | 5.108 | | |

| | | | | | |
|------------------|----------|-----|-------|-------|------|
| | Above 45 | 14 | 4.986 | | |
| | Total | 182 | 4.968 | | |
| Civic Virtue | Below 25 | 47 | 3.92 | 3.931 | .010 |
| | 25-35 | 97 | 4.24 | | |
| | 35-45 | 24 | 4.67 | | |
| | Above 45 | 14 | 4.52 | | |
| | Total | 182 | 4.23 | | |
| Sportsmanship | Below 25 | 47 | 2.25 | 1.381 | .250 |
| | 25-35 | 97 | 2.10 | | |
| | 35-45 | 24 | 1.92 | | |
| | Above 45 | 14 | 2.19 | | |
| | Total | 182 | 2.12 | | |
| Work Performance | Below 25 | 47 | 4.76 | .815 | .487 |
| | 25-35 | 97 | 4.77 | | |
| | 35-45 | 24 | 4.96 | | |
| | Above 45 | 14 | 4.80 | | |
| | Total | 182 | 4.79 | | |

Table 4 reveals that the mean value is high for the OCB dimension namely Altruism (M=5.133); Conscientiousness

Table-4.1: Post Hoc Analysis- Age and Study Variables

| Dependent variable | (I)Age | (J)Age | Mean Difference (I-J) | Std. Error | Sig |
|--------------------|----------------|----------------|-----------------------|------------|-------|
| Conscientiousness | Below 25 years | 35-45 years | -.4512* | .1363 | 0.001 |
| | | Above 45 years | -.3453* | .1654 | 0.038 |
| | 25-35 years | 35-45 years | -.3937* | .1238 | 0.002 |
| Civic Virtue | Below 25 years | 35-45 years | -.746* | .234 | 0.002 |
| | | Above 45 years | -.598* | .284 | 0.037 |
| | 25-35 years | 35-45 years | -.430* | .213 | 0.045 |

Testing at 5% significance level, respondents belonging to the age group below 25 years have significant difference in their perception with the respondents of 35-45 years (p=0.001) and above 45 years (p=0.038) with regard to Conscientiousness. There is also a significant difference in the perception of respondents of 25-35 years and 35-45 years of age group (p=0.002). The mean value is high among the respondents of 35-45 years of age group (M=5.192).

For the variable Civic Virtue, respondents belonging to the age group below 25 years have significant difference in their

(M=5.192); Civic Virtue (M=4.67) and Courtesy (M=5.108) among respondents of 35-45 years of age; Sportsmanship (2.25) has high mean value among respondents of age below 25 years.

Work Performance (M=4.96) is high among the respondents of 35-45 years of age.

In banking industry the employees with the age group of 35 years and above exhibit citizenship behaviors, since they have relatively long organizational tenure, useful experience and greater interpersonal skills, hence Work Performance is also high among this age group.

Employees below 25 years of age have less tolerance level when something frustrating or negative happens at work place. This is due to the reason that they are younger, possess lower level positions and very less experience and hence are open to learn.

Testing at 5% level of significance, among the six dimensions considered, two dimensions have significant difference (p<0.05) across respondents of varied age group namely Conscientiousness (F=4.967, p=0.002) and Civic Virtue (F=3.931, p=0.010). The dimensions namely Altruism (F=0.329, p=0.804), Courtesy (F=0.338, p=0.798), Sportsmanship (F=1.381, p=0.250) and Work Performance (F=0.815, p=0.481), does not have significant difference in their perception across respondents of varied age group.

Hence, to find out which age group of respondents differs in their perception from the others, post hoc analysis LSD is carried out.

perception with the respondents of 35-45 years (p=0.002) and above 45 years (p=0.037).

There is also a significant difference in the perception of respondents of 25-35 years and 35-45 years of age group (p=0.045). The mean value is high among the respondents of 35-45 years of age group (M=4.67). In banking industry employees below 25 years are younger, have lower level positions and very less experience and hence have a low mean perception compared to others.

Table-5: Analysis of Variance-Education and Study Variables

| Variables | Educational Qualification | N | Mean | F | Sig |
|-------------------|---------------------------|-----|-------|-------|------|
| Altruism | Diploma | 5 | 5.000 | .776 | .542 |
| | UG (Arts & Science) | 60 | 5.133 | | |
| | UG (Engineering) | 76 | 4.929 | | |
| | PG (Arts & Science) | 27 | 5.059 | | |
| | PG (Engineering) | 14 | 5.057 | | |
| | Total | 182 | 5.027 | | |
| Conscientiousness | Diploma | 5 | 4.840 | 2.318 | .059 |
| | UG (Arts & Science) | 60 | 4.963 | | |
| | UG (Engineering) | 76 | 4.729 | | |
| | PG (Arts & Science) | 27 | 5.030 | | |
| | PG (Engineering) | 14 | 4.771 | | |
| | Total | 182 | 4.857 | | |
| Courtesy | Diploma | 5 | 4.880 | 1.612 | .173 |
| | UG (Arts & Science) | 60 | 5.203 | | |
| | UG (Engineering) | 76 | 4.803 | | |
| | PG (Arts & Science) | 27 | 4.993 | | |
| | PG (Engineering) | 14 | 4.843 | | |
| | Total | 182 | 4.968 | | |
| Civic Virtue | Diploma | 5 | 4.30 | 3.185 | .015 |
| | UG (Arts & Science) | 60 | 4.47 | | |
| | UG (Engineering) | 76 | 3.96 | | |
| | PG (Arts & Science) | 27 | 4.51 | | |
| | PG (Engineering) | 14 | 4.16 | | |
| | Total | 182 | 4.23 | | |
| Sportsmanship | Diploma | 5 | 2.04 | .775 | .543 |
| | UG (Arts & Science) | 60 | 2.03 | | |
| | UG (Engineering) | 76 | 2.22 | | |
| | PG (Arts & Science) | 27 | 2.12 | | |
| | PG (Engineering) | 14 | 2.01 | | |
| | Total | 182 | 2.12 | | |
| Work Performance | Diploma | 5 | 4.87 | 1.446 | .221 |
| | UG (Arts & Science) | 60 | 4.74 | | |
| | UG (Engineering) | 76 | 4.73 | | |
| | PG (Arts & Science) | 27 | 5.01 | | |
| | PG (Engineering) | 14 | 4.89 | | |
| | Total | 182 | 4.79 | | |

Table 5 reveals that among the employees with varied educational qualification, the mean value for the dimensions conscientiousness (M=5.030) and Civic Virtue (4.51) are higher among respondents with PG (Arts & Science) qualification. The other dimensions, Altruism (M=5.133) and Courtesy (M=5.203) are high among the respondents with UG (Arts & Science) graduation. Respondents with UG (Engineering) qualification shows high Sportsmanship

behavior (M=2.22). Among the respondents the mean value for the variable Work Performance (M=5.01) is high among UG (Engineering) qualified respondents.

Testing at 5% level of significance, among the six dimensions one dimension has significant difference ($p < 0.05$) across respondents of varied educational qualification namely Civic Virtue ($F=3.185$, $p=0.015$). The dimensions namely Altruism ($F=0.776$, $p=0.542$), Conscientiousness ($F=2.318$,

p=0.059), Courtesy (F=1.612, p=0.173), Sportsmanship (F=0.775, p=0.543) and Work Performance (F=1.446, p=0.221) does not have significant difference in their perception across respondents of varied educational qualification. Hence, to find

out differences in the perception of respondents of varied education background with regard to study variables, post hoc LSD analysis is carried out.

Table 5.1: Post hoc analysis- Education and Study Variables

| Dependent variable | (I)Educational qualification | (J) Educational qualification | Mean Difference (I-J) | Std. Error | Sig. |
|--------------------|------------------------------|-------------------------------|-----------------------|------------|------|
| Civic Virtue | UG Arts & Science | UG Engineering | .506* | .161 | .002 |
| | UG Engineering | PG Arts & Science | -.549* | .209 | .009 |

Testing at 5% level of significance, for the dimension Civic Virtue, there is a significant difference in the perception of respondents belonging to UG Arts and Science and UG Engineering (p=0.002) and UG Engineering and PG Arts and Science qualification (p=0.009). The mean value is high among the respondents with PG Arts & Science qualification (M=4.51).

The reason could be, banking sector has employees with lower to higher level educational qualification and different attitude, so they have different opinion regarding goal determination, goal achievement, acceptance of rules and procedures and their positive involvement with the bank.

Table-6: Analysis of Variance-Designation and Study Variables

| Variables | Designation | N | Mean | F | Sig |
|-------------------|--------------------|-----|-------|-------|------|
| Altruism | Manager | 24 | 5.075 | .077 | .973 |
| | Senior Manager | 21 | 5.057 | | |
| | Assistant Manager | 86 | 5.007 | | |
| | Front Office Staff | 51 | 5.027 | | |
| | Total | 182 | 5.027 | | |
| Conscientiousness | Manager | 24 | 5.042 | 1.269 | .287 |
| | Senior Manager | 21 | 4.905 | | |
| | Assistant Manager | 86 | 4.840 | | |
| | Front Office Staff | 51 | 4.780 | | |
| | Total | 182 | 4.857 | | |
| Courtesy | Manager | 24 | 5.033 | .341 | .796 |
| | Senior Manager | 21 | 5.000 | | |
| | Assistant Manager | 86 | 5.009 | | |
| | Front Office Staff | 51 | 4.855 | | |
| | Total | 182 | 4.968 | | |
| Civic Virtue | Manager | 24 | 4.56 | 1.596 | .192 |
| | Senior Manager | 21 | 4.17 | | |
| | Assistant Manager | 86 | 4.11 | | |
| | Front Office Staff | 51 | 4.31 | | |
| | Total | 182 | 4.23 | | |
| Sportsmanship | Manager | 24 | 2.08 | .448 | .719 |
| | Senior Manager | 21 | 2.00 | | |
| | Assistant Manager | 86 | 2.17 | | |
| | Front Office Staff | 51 | 2.10 | | |
| | Total | 182 | 2.12 | | |
| Work Performance | Manager | 24 | 4.88 | .688 | .560 |
| | Senior Manager | 21 | 4.84 | | |
| | Assistant Manager | 86 | 4.81 | | |
| | Front Office Staff | 51 | 4.70 | | |
| | Total | 182 | 4.79 | | |

Table 6 reveals that the mean value is high for OCB dimensions namely Altruism for managers (M=5.075) and

senior managers (M=5.057), Conscientiousness (M=5.042), Courtesy (M=5.033) and Civic Virtue (M=4.56) among managers. Sportsmanship (M=2.17) is high among assistant

managers. Work Performance is high among senior managers (M=4.80) and managers (M=4.84).

The reason could be, employees in managerial positions have positive attitude, highly motivated, more optimistic than front office staff. They are knowledgeable, well matured, experienced, hold power positions and have emotional bonding with their work.

Testing at 5% level of significance from the table it is inferred that, among the six dimensions considered, none of the dimensions have significant difference in perception of respondents.

The reason could be, banking jobs have scope for individual growth, offers good salary and job security and provides job satisfaction, therefore there is no different considerations for different designation.

Table-7: Analysis of Variance-Experience and Study Variables

| Variables | Experience (years) | N | Mean | F | Sig |
|-------------------|--------------------|-----|-------|-------|------|
| Altruism | 1-5 | 106 | 5.036 | 1.184 | .319 |
| | 5-10 | 41 | 5.010 | | |
| | 10-15 | 15 | 4.787 | | |
| | 15-20 | 7 | 4.943 | | |
| | Above 20 | 13 | 5.338 | | |
| | Total | 182 | 5.027 | | |
| Conscientiousness | 1-5 | 106 | 4.749 | 4.050 | .004 |
| | 5-10 | 41 | 4.902 | | |
| | 10-15 | 15 | 5.053 | | |
| | 15-20 | 7 | 4.943 | | |
| | Above 20 | 13 | 5.323 | | |
| | Total | 182 | 4.857 | | |
| Courtesy | 1-5 | 106 | 4.953 | .683 | .605 |
| | 5-10 | 41 | 5.044 | | |
| | 10-15 | 15 | 4.653 | | |
| | 15-20 | 7 | 5.000 | | |
| | Above 20 | 13 | 5.200 | | |
| | Total | 182 | 4.968 | | |
| Civic Virtue | 1-5 | 106 | 4.06 | 3.420 | .010 |
| | 5-10 | 41 | 4.27 | | |
| | 10-15 | 15 | 4.77 | | |
| | 15-20 | 7 | 4.39 | | |
| | Above 20 | 13 | 4.81 | | |
| | Total | 182 | 4.23 | | |
| Sportsmanship | 1-5 | 106 | 2.20 | 1.254 | .290 |
| | 5-10 | 41 | 1.93 | | |
| | 10-15 | 15 | 2.01 | | |
| | 15-20 | 7 | 2.20 | | |
| | Above 20 | 13 | 2.17 | | |
| | Total | 182 | 2.12 | | |
| Work Performance | 1-5 | 106 | 4.71 | 1.366 | .248 |
| | 5-10 | 41 | 4.92 | | |
| | 10-15 | 15 | 4.82 | | |
| | 15-20 | 7 | 4.86 | | |
| | Above 20 | 13 | 4.96 | | |
| | Total | 182 | 4.79 | | |

Table 7 reveals that the mean value is high among the respondents of above 20 years' experience for the OCB dimensions namely Altruism (M=5.338), Conscientiousness (M=5.323), Courtesy (M=5.200) and Civic Virtue (M=4.18). Sportsmanship (M=2.20) is high among respondents have 1-5 years and 15-20 years of experience. Work Performance (M=4.96) is high among the respondents who have above 20 years of experience.

This is due to the reason that, in the banking sector, employees who are experienced have positive attribution towards goal determination and accomplishment. They have greater interpersonal skills and more loyal. They follow rules and regulations and they contribute great participation as they

have pronounced bonding with the bank when compared to employees having less experience.

Testing at 5% level of significance, among the six dimensions considered, two dimensions have significant difference ($p < 0.05$) across respondents of varied experience namely Conscientiousness ($p = 0.004$) and Civic Virtue ($p = 0.010$). The dimensions namely Altruism (M=0.319), Courtesy (M=0.605), Sportsmanship (M=0.290) and Work Performance (M=0.248), does not have significant difference in their perception across respondents of varied experience. Hence, to find out differences in the perception of respondents of varied experience with regard to the study variables, post hoc LSD analysis is carried out.

Table-7.1: Post hoc analysis- Experience and Study Variables

| Dependent variable | (I) Experience | (J) Experience | Mean Difference (I-J) | Std. Error | Sig |
|--------------------|----------------|----------------|-----------------------|------------|------|
| Conscientiousness | 1-5 years | 10-15 years | -.3043* | .1497 | .044 |
| | | Above 20 years | -.5740* | .1595 | .000 |
| | 5-10 years | Above 20 years | -.4206* | .1728 | .016 |
| Civic Virtue | 1-5 years | 10-15 years | -.703* | .257 | .007 |
| | | Above 20 years | -.744* | .273 | .007 |

Testing at 5% level of significance, for the dimension Conscientiousness, there is a significant difference in the perception of respondents of 1-5 years and 10-15 years of experience ($p = 0.044$). There is a significant difference in the perception of respondents of 1-5 years and above 20 years ($p = 0.000$). There is also a significant difference in the perception of respondents of 5-10 years and above 20 years of experience ($p = 0.016$).

The mean value is high among the respondents with above 20 years of experience (M=5.323).

For the OCB dimension Civic Virtue, there is a significant difference in the perception of respondents of 1-5 years and 10-15 years of experience ($p = 0.007$).

There is also a significant difference in the perception of respondents of 1-5 years and above 20

Years of experience ($p = 0.007$).

The mean value is high among the respondents with above 20 years of experience (M=4.81).

This is due to the reason that, in banking sector, employees who are experienced have positive attribution towards goal determination and accomplishment. They have greater interpersonal skills and more loyal. They follow rules and regulations and they contribute great participation as they have pronounced bonding with the bank when compared to employees have less experience.

Regression Analysis

Regression analysis is a statistical process for estimating the relationships among variables. Regression analysis helps to understand how the value of the dependent variable changes when any of the independent variables is varied. To examine the impact of OCB on Work Performance regression analysis is carried out. The items in the construct OCB is taken as independent variables and the average of items of the construct Work Performance as dependent variable and step wise regression is carried out.

Table-8: Regression Analysis-Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | F | Sig | Durbin-Watson |
|-------|-------|----------|-------------------|----------------------------|--------|-------|---------------|
| 1 | 0.466 | 0.217 | 0.213 | 0.504 | 49.874 | 0.000 | 1.992 |
| 2 | 0.539 | 0.290 | 0.282 | 0.481 | 36.574 | 0.000 | |
| 3 | 0.596 | 0.355 | 0.344 | 0.460 | 32.629 | 0.000 | |
| 4 | 0.618 | 0.381 | 0.367 | 0.452 | 27.272 | 0.000 | |
| 5 | 0.641 | 0.411 | 0.394 | 0.442 | 24.532 | 0.000 | |

Table-8.1: Regression analysis- Coefficients of Regression Model

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | |
|------------------------------|-----------------------------|------------|---------------------------|------|--------|------|
| | B | Std. Error | Beta | | | |
| 1 | (Constant) | 3.039 | .251 | | 12.116 | .000 |
| | OCBCN2 | .351 | .050 | .466 | 7.062 | .000 |
| 2 | (Constant) | 2.430 | .278 | | 8.732 | .000 |
| | OCBCN2 | .303 | .049 | .402 | 6.222 | .000 |
| | OCBCN5 | .177 | .041 | .278 | 4.294 | .000 |
| 3 | (Constant) | 1.923 | .292 | | 6.590 | .000 |
| | OCBCN2 | .248 | .048 | .329 | 5.125 | .000 |
| | OCBCN5 | .171 | .039 | .269 | 4.342 | .000 |
| | OCBA5 | .162 | .038 | .265 | 4.225 | .000 |
| 4 | (Constant) | 1.588 | .312 | | 5.097 | .000 |
| | OCBCN2 | .223 | .048 | .296 | 4.612 | .000 |
| | OCBCN5 | .159 | .039 | .250 | 4.084 | .000 |
| | OCBA5 | .148 | .038 | .242 | 3.889 | .000 |
| | OCBC2 | .117 | .043 | .171 | 2.754 | .007 |
| 5 | (Constant) | 1.393 | .312 | | 4.466 | .000 |
| | OCBCN2 | .189 | .049 | .252 | 3.895 | .000 |
| | OCBCN5 | .141 | .039 | .222 | 3.667 | .000 |
| | OCBA5 | .129 | .038 | .210 | 3.398 | .001 |
| | OCBC2 | .125 | .042 | .182 | 2.985 | .003 |
| | OCBC3 | .106 | .036 | .185 | 2.963 | .003 |
| a. Dependent Variable: AVGWP | | | | | | |

Model 1 reveals that, item “I always fulfill the responsibilities stated in the job description” of Conscientiousness dimension ($\beta=0.466$, $t=7.062$, $p<0.000$) has a positive influence of 0.466 on Work Performance.

Model 2 reveals that, item “I always fulfill the responsibilities stated in the job description” of Conscientiousness dimension ($\beta=0.402$, $t=6.222$, $p<0.000$) has the highest influence of 0.402 on Work Performance followed by the item “I always prevent myself from creating problems” of Conscientiousness dimension ($\beta=0.278$, $t=4.294$, $p<0.000$).

Model 3 reveals that, item “I always fulfill the responsibilities stated in the job description” of Conscientiousness dimension ($\beta=0.329$, $t=5.125$, $p<0.000$) has the highest influence of 0.329 on Work Performance followed by the items “I always prevent myself from creating problems” of Conscientiousness dimension ($\beta=0.269$, $t=4.342$, $p<0.000$) and “I help co-workers who are unable to come to work” of Altruism dimension ($\beta=0.265$, $t=4.225$, $p<0.000$).

Model 4 reveals that, item “I always fulfill the responsibilities stated in the job description” of Conscientiousness dimension ($\beta=0.296$, $t=4.612$, $p<0.000$) has the highest influence of 0.296 on Work Performance followed by the items “I always prevent myself from creating problems” of Conscientiousness dimension ($\beta=0.250$, $t=4.084$, $p<0.000$), “I help co-workers who are unable to come to work” of Altruism dimension ($\beta=0.242$, $t=3.889$, $p<0.000$) and “I take steps to avoid problems with my workers” of Courtesy dimension ($\beta=0.171$, $t=2.754$, $p=0.007$).

Model 5 reveals that, item “I always fulfill the responsibilities stated in the job description” of Conscientiousness dimension ($\beta=0.252$, $t=3.895$, $p<0.000$) has the highest influence of 0.252 on Work Performance followed by the items “I always prevent myself from creating problems” of Conscientiousness dimension ($\beta=0.222$, $t=3.667$, $p<0.000$), “I help co-workers who are unable to come to work” of Altruism dimension ($\beta=0.210$, $t=3.398$, $p=0.001$), “I take steps to avoid problems with my workers” of Courtesy dimension

($\beta=0.182$, $t=2.985$, $p=0.003$) and “I always read and follow all announcements, memos and others” of Courtesy dimension ($\beta=0.185$, $t=2.963$, $p=0.003$).

From the above regression analysis, it is inferred that among the OCB dimensions, Conscientiousness has the highest influence on Work Performance followed by Altruism and Courtesy. The items “I always fulfill the responsibilities stated in the job description” and “I always prevent myself from creating problems” of Conscientiousness dimension, “I help co-workers who are unable to come to work” of Altruism dimension, “I take steps to avoid problems with my workers” and “I always read and follow all announcements, memos and others” of Courtesy dimension have significant influence on Work Performance. The reason could be in banking industry employees are ready to take up the responsibilities and avoid themselves from creating problems with their co-workers will focus on their work and develop good interpersonal relationship. Employees are found to be willing to help their colleagues beyond job requirements and possess good interpersonal skills. Further employees also take action towards avoiding work related problems with others and ready to follow the announcements. The above stated behaviors will lead them to contributing to enhance Work Performance. The other OCB dimensions Civic Virtue and Sportsmanship do not have significant influence on Work Performance of bank employees.

Conclusion

Today Indian banking system is fairly well developed. The banks are improving and coming out with new and innovative services to meet the needs of their customers. Private sector banks have competitive outlook and technological superiority. Employees' career growth is highly depending on their performance. In public sector, work environment is relatively less competitive and job security is much higher than in private sector banks.

Though there is a vast difference between public and private sector banks, the ultimate aim is to bring convenient and satisfied banking service for their customers. Customer retention and customer loyalty can be obtained by customer satisfaction which is based on employees' service. Employees' positive behavior at workplace will improve employees' performance and overall performance of banks. To have efficient, effective and disciplined banks it is necessary to have excellent manpower along with positive citizenship behaviors.

Based on the results of the study OCB has 39.4% influence on Work Performance of the bank employees. The results of the study reveal that Conscientiousness and Altruism are dimensions of OCB which have the highest influence on Work Performance. Altruism and Conscientiousness are the two major dimensions of OCB (Borman et al., 2001). When employees are self-disciplined and obey rules and regulations they tend to be efficient and organized. When employees are altruistic to help their co-workers and display good interpersonal relationship, it leads to better performance.

The present study focused in assessing the impact of OCB on Work Performance of bank employees. There could be many other factors which influence the Work Performance of the employees. Studies could be carried out with other factors that are likely to influence Work Performance among the bank employees to have more meaningful insight. Among the service sectors, this study focused on the banking industry. Future research could emphasis on other industries in the service sectors.

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